DEPARTMENT OF RURAL, AGRICULTURAL AND NORTHERN DEVELOPMENT

SMALL BUSINESS INFORMATION SERIES

VOLUME ONE

INVENTORY OF GOVERNMENT ASSISTANCE PROGRAMS

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DEPARTMENT OF RURAL, AGRICULTURAL AND NORTHERN DEVELOPMENT

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INFORMATION SERIES

VOLUME 1 - INVENTORY OF GOVERNMENT ASSISTANCE PROGRAMS

SEPTEMBER, 1987

On behalf of the Department of Rural, Agricultural and Northern Development I am pleased to present this booklet outlining Federal and Provincial Programs of assistance to small business in Newfoundland.

This booklet is the first in a series of publications designed to assist existing and potential business persons in obtaining the guidance needed in both start-up and expansion of a successful venture.

It is my hope that you will find this booklet helpful in your undertaking.

Charlie

CHARLES J. POWER
Minister

INTRODUCTION

This booklet is presented as a guide to the businessman in locating financial assistance and services that are applicable in his or her type of enterprise.

This booklet is considered to be a comprehensive list of programs available as of September 1st, 1987. However, while programs are constantly being created and deleted, this booklet should serve to greatly minimize the efforts necessary in locating the correct source of assistance required from Provincial and Federal levels.

Each program listed gives a brief description and the general eligibility requirements of each program and lists the appropriate telephone number to call or address to write in order to obtain the necessary assistance.

The index is broken down in three categories to assist the reader in obtaining the type of assistance required. These categories are:

1. Grants

2. Term Financing; Exemptions; Guarantees; Venture Capital and Equity Participation.

3. Advisory and technical services.

For further information concerning these programs or if further assistance is required, please refer to page 48 for the Department of Rural, Agricultural and Northern Development regional office in your area.

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PROVINCIAL GOVERNMENT PROGRAMS

Department of Development & Tourism

1) Market and Product Development Program (MAP D)

Purpose

To provide marketing and Product Development assistance to companies which plan to market goods or services outside the province, or to substitute for goods and services being imported into the Province.

Eligibility

This program applies to any business enterprise in Newfoundland and Labrador producing manufactured goods; processed goods or products from natural resources, or to those companies providing a consulting service.

Eligible activities covered under the program are:

1) Research and development of new products.

2) Production of new or existing products in new markets.

3) Modification of products so that these products will be competitive in new markets.

4) Label and package development.

5) Travel for the purpose of preparing proposals, contacting potential customers and investigating production methods, design etc.

6) Consultant studies on marketing, product development and packaging.

7) Advertising and promotion up to a maximum of $1,000.00.

8) Participation in trade missions, which are not financed by the Federal Department of Industry, Trade and Commerce.

Financial Assistance

The program provides financial assistance of up to 50% of the project's total cost. Maximum project size eligible is $25,000.00. Assistance is provided in the form of a non-repayable grant.

For further information contact:

Government of Newfoundland & Labrador
Department of Development and Tourism
Prospect Development Division
P.O. Box 4750
St. Johns, Nfld.
A1C 5T7 Phone: 576-2781

2) Canada/Newfoundland Tourism

Development Subsidiary Agreement

Purpose:

To provide improvement and expansion to the Tourism Industry in the Province.

Five programs under this agreement provide incentives for improvement and support of plant development, attractions, marketing, industry, organization and counselling.

A) Canada/Newfoundland Burin Peninsula Development Fund Subsidiary Agreement.

Purpose: To provide new employment opportunities and a more diversified economic base for the Burin Peninsula region.

Eligibility: Applicant may be either private individual or corporation.

- Industrial or commercial measures are mainly considered under this program.
- Project must be considered viable and not require ongoing government assistance.

B) Market and Product Development Program (MAPD)

See item #1 on Page 1

C) Regional Development Assistance Program (RDAP)

Purpose: To provide financial assistance to municipalities to help defray the cost of the employment of professional, contractual staff or development officers in respect to specific development initiatives.

Eligibility: Applicant may be either private or individual or corporation.

- Industrial or commercial measures are mainly considered under this program.

- Project must be considered viable and not require ongoing government assistance.

D) Technical Assistance Program

Purpose: To provide financial assistance to the local business community in the improvement of quality and productivity. The program provides financial support to Newfoundland Companies who hire professionals to assist in developing business plans and operational strategies.

Eligibility: This program is available to existing and proposed businesses for work contracted to professionals. Selection of professionals is subject to departmental approval.

Financing is provided by way of non-repayable grants for 50% of a project's total cost, up to a maximum Government contribution of $5,000.00.

Eligible activities include:

1) Inplant technical assistance.

2) Productivity improvement studies.

3) Product compliance with regulations and standards.

4) Feasibility studies.

E) Venture Capital Program

Purpose: To encourage private sector participatation in providing risk capital and management expertise to eligible businesses within the Province by addressing the need for additional equity capital for the start up of new high risk business ventures as well as the stabilization and expansion of existing businesses. It will also provide financial management, marketing and productivity enhancement.

Eligibility: This program is jointly promoted by the Deparmtent of Development and Tourism and NLDC. See section on NLDC.

For further information contact:

Government of Newfoundland & Labrador
Department of Development & Tourism
Technical Services Division
P.O. Box 4750
St. Johns, Nfld.
A1C 5T7 Phone: 576-5061

3) The Provincial Preference Policy

This policy was developed to ensure that government expenditures provide for the maximum employment of local labour and local materials.

Newfoundland companies bidding for government work are allowed up to a 15% price differential as compared to that of out of Province competitors. Provided that Newfoundland content requirements are met.

4) Canada/Newfoundland Ocean Industry Development Subsidiary Agreement.

Purpose

To recognize the need for a co-operative approach to ocean industry development within the province.

Objectives:

-- To stimulate medium and high technology manufacturing, processing and servicing businesses relating to the supply of the offshore petroleum, fishery and marine transportation sectors.

-- To facilitate applied research, innovation and technology transfer by existing firms and new establishments.

-- To improve the penetration of domestic and export markets by ocean industry enterprises.

-- To encourage investment throughout the Province.

All funding under the agreement is in the form of grants administered through the following programs:

a) Ocean Industry Assistance.

b) Marketing/Product Enhancement

c) Business and Community Development

d) Opportunity Identification/Project Assessment and Evaluation.

e) Innovation and Productivity Support.

a) Ocean Industry Assistance Program

This program has two major components, ocean industry technological research and development and the establishment and expansion of manufacturing, processing and servicing activities.

i) Applied Research and Development

Purpose:

To provide financial support for establishments engaged in:

- applied research and development.
- application and/or transfer of high and medium technology to ocean related industry.
- manufacturing, processing or provision of specialized industrial and technical services.

ii) Establishment and Expansion

Purpose:

To assist in the establishment/expansion of businesses engaged in:

- the manufacture of products or equipment used primarily in the ocean industry sector.
- the provision of technical and professional support of ocean industry.

Criteria:

Projects are assessed on:

- potential for creation or expansion of commercial enterprises.
- level of technology and potential for technology transfer.
- potential for long term viability.
- specialized skilled employment.

- market penetration capability.

- potential for export.

- potential for diversification resulting from project.

- degree of Canadian content.

Eligible Capital Costs may include:

- land improvements and landscaping (not land purchase or acquisition).

- buildings (including design fees)

- leasehold improvements providing they reflect improvements essential to the proposed project.

- machinery and equipment including the acquisition, construction, transportation and installation costs associated with such assets.

- certain leased equipment where essential to the project.

- certain mobile operations providing they meet the conditions set out in the letter of offer.

- takeovers/changes of ownership involving the purchase of assets of an existing facility providing that the facility has ceased operations.

- other assets and costs as deemed appropriate.

- direct labour, overhead, special purpose equipment and materials required for Research and Development.

Equity

The applicant may be required to provide a level of equity no less than 20%. A program officer will review the requirements with the prospective applicant.

b) **Marketing/Product enhancement Program**

Purpose:

To help Newfoundland firms to expand from domestic to export markets or to substitute for existing imported goods and services. Preference may be given to those firms with products or services involving unique technology.

Criteria:

Projects are assessed on:

- potential of company to enter new markets.
- uniqueness of product or service.
- committment to export field.
- export business market plan.

Eligible activities may include:

- market testing, product and package design, promotion, advertising displays, slide or video presentations, brochures and other promotional material.
- travel assistance to businesses for the purpose of preparing proposals, contacting potential customers and investigating current production operations.
- assistance to companies participating in trade missions which are not financed by the Federal Department of External Affairs.

c) **Business and Community Development Program**

Purpose:

To provide financial support to business, community or non-profit organizations to acquire technical, marketing or financial expertise to enable them to respond to ocean industry development.

Criteria:

Prjects will be assessed on:

- potential for establishment of ocean related industry.

- degree of interest generated by private sector.

Eligible activities:

- technical and planning studies.
- tours and visits.
- promotion and marketing efforts.
- training seminars and conferences.

d) **Opportunities Identification/Product Enhancement Program.**

Purpose:

To provide funding to commercial and non-commercial groups to undertake studies on supplier development opportunities.

Criteria:

- study must address issue or opportunity not previously documented.
- provide a level of detail not presently existing from previous studies.
- be in line with Government's overall direction for ocean industry development.

Eligible activities:

- opportunity identification.
- market potential.
- commercial feasibility.
- engineering and technical evaluations.
- industry adjustment investigations.

e) **Innovation and Productivity Support Program**

Purpose:

To provide support for industrial research in the areas of technology transfer and modification including but not limited to the design, analysis, testing, development and modification of new technological products and processes.

Criteria:

- must expedite the development or commercialization of new products and services.

- must provide for increased productivity of firms in the ocean industry sector.

- must render companies/organizations more competent to undertake industrial research of a type not now generally available on a competitive basis within the region.

Eligible Activities:

- machine unit/component design and development.

- prototype fabrication and evaluation.

- material acquisition.

- testing

- systems design.

- CAO, CADD, CAM, CAE design.

- microelectronic and robotics design.

- retention of technical expertise.

f) **Promotional Services Program**

Purpose:

To provide funds for promotion by the Government on behalf of firms involved in the provision of goods and services in the ocean industry sector.

Criteria:

This program is not firm-specific and allows Government to provide for the overall generic promotion of the sector to domestic and foreign markets.

For further information concerning the programs offered under the Ocean Industries Development Subsidiary Agreement contact:

Government of Newfoundland & Labrador
Department of Development and Tourism
P.O. Box 4750
St. Johns, Nfld.
A1C 5T7 Phone: 576-2781-85

AND

Ocean Industry Development Centre
Department of Regional Industrial Expansion
P.O. Box 8950
St. John's, Nfld.
A1B 3R9 Phone: 772-2452

Department of Finance

1) Retail Sales Tax Exemption Program

Purpose:

To assist small business with the purchase of machinery or equipment for use in manufacturing and/or processing operations.

Eligibility:

The exemption applies to businesses engaged in manufacturing and processing.

When purchasing a piece of equipment the business should instruct the seller to record on the invoice that the item qualifies for exemption from Retail Sales Tax. The purchaser then pays the invoice amount without paying the tax.

For further information contact:

Government of Newfoundland and Labrador
Department of Finance
Retail Sales Tax Division
Tax Information and Rulings Officer
P.O. Box 4750
St. Johns, Nfld.
A1C 5T7 Phone: 576-3831

2) Loan Guarantee Program (Deficiency Guarantee)

Jointly administered by Departments of Finance, Fisheries and Development and Tourism.

Purpose:

To provide short term assistance to companies involved in resource based industries who are experiencing cash flow problems and are unable to obtain adequate working capital from conventional banking sources.

Eligibility:

- company must be established (not a new entrant) in the resource sector.

- must be unable to access suitable operating credit from the conventional sources.

- must be able to demonstrate its ability to be viable over the medium to long term.

- must have sound management.

- must be able to provide Government with adequate security to cover its exposure.

Assistance:

Under this program the Province will guarantee within limitations a portion of the company's working capital requirements. These guarantees are put in place for a maximum of one year period and in most instances give the Province, in the event of default by the company, the right to require the bank to realize on the company's receivables and inventory, with the Province providing any deficiency up to the limit of its guarantee.

For further information contact:

Government of Newfoundland & Labrador
Department of Finance
Debt Management Division
P.O. Box 4750
Confederation Building
St. Johns, Nfld.
A1C 5T7 Phone: 576-2926

Department of Fisheries

Facility Operations Division

This division is involved in the leasing, operation and maintenance of all Departmental fish handling and other support facilities for the optimum use of the fishing industry at large.

Programs of various types are administered by this division as follows:

1) Marine Service Centres

Purpose:

To provide a wide variety of services for the fishing industry.

Eligibility:

These service centres numbering twenty (20) are situated throughout the Province. In addition three (3) marine railway haul-outs are also available. The centres and facilities are made available to those involved in the fishing industry.

2) Regional Ice Supply Facilities

Purpose:

To add support to the Department's committment to quality control.

Eligibility:

This service is available to the fishing industry at large.

The service consists of a number of ice-making facilities situated at different locations around the Island. The ice is sold for $10 per ton to fishermen and $15 per ton to buyer/processors.

Other Programs Administered by the Division

3) Maintenance of Marine Facilities

The Division undertakes regular inspection of all Department facilities (approximately 300) and directs and co-ordinates their maintenance and repair.

4) Leasing and Lease Purchase of Facillities

This division administers the leasing of approximatley sixty (60) fish handling facilities to the private sector and entertains various leasing requests from time to time.

It is Government Policy to divest itself of leased facilities to lessees who wish to purchase.

5) Labrador Service Centres

The division operates the fishermens support facility at Smokey, Labrador, providing for the sale and/or use of basic goods and services such as fuel, ice, washrooms, showers and washer and dryer facilities. Space for the co-ordination of fish buying operations is also available.

6) Labrador Fish Plants

The division manages five fish plants in Labrador. There are two main processing plants with three feeder plants.

7) Baited Trawl Holding Unit

The Division maintains approximately sixty units throughout the province. They are used by hook and line and lobster fishermen for storing baited fishing gear.

The Department supervises maintenance requirements and constructs additional units each year.

For futher information contact:

Facility Operations Division
Department of Fisheries
Confederation Complex Extension
P.O. Box 4750
St. Johns, Nfld.
A1C 5T7 Phone: 576-3717

Harvesting Operations Division

This division administers six programs of assistance designed to improve the harvesting efficiency and fish quality in both the inshore and offshore sectors. The Department emphasizes the use of more efficient and productive equipment. Projects undertaken normally involve design and demonstrations of equipment and experimental methods of catching fish.

1) Middle Distance Fishery

Purpose:

To introduce and develop a middle distance fishery. The Department leases a middle distance longline vessel to a Newfoundland fisherman and intends to introduce more vessels in the future with modern technology in an effort to improve quality and thereby improve the price in the market.

2) Vessel Development

Purpose:

The Division will assist the industry by continually developing new and modified technology in the harvesting sector.

Activities:

Projects may include new vessel design and modification, operational aspects to improve fuel efficiency, better fish storage methods and improved vessel construction techniques and materials. Various vessel designs are also available upon request.

3) Fishing Gear and Methods Program

Purpose:

To improve harvesting efficiency and fish quality in both the inshore and offshore sectors by placing emphasis on the use of more efficient and productive equipment.

Activities Covered

Projects normally involving fishing gear demonstration and fishing experimentation.

The Division will also provide technical assistance to fishermen for designing and constructing of fishing gear and improving harvesting methods.

4) Resource Development

Purpose:

This program is aimed at the development of underutilized and completely unutilized fish species.

Emphasis is placed on the further diversification of the inshore fishery in those areas where it is dependent on a limited number of traditionally exploited species.

5) Lobster Pot/Cod Trap Parts Program

Purpose:

To assist fishermen in the replacement of gear lost or damaged due to storms, ice or whale damage.

The Department assists fishermen by maintaining a bank of gear for sale at several locations around the Province.

6) Aquaculture Program

Purpose:

To provide for scientific research and pilot projects related to the establishment of commercial aquaculture enterprises in the Province. The research is designed to focus on particular species which have potential to be cultured in Newfoundland's climate and marine environment.

For further information contact

Department of Fisheries
Confederation Complex Extension
P.O. Box 4750
St. Johns, Nfld.
A1C 5T7 Phone: 576-3726

Secondary Fish Processing

1) Fisheries Marketing Assistance Program

Purpose:

To provide financial assistance to Newfoundland fish processors for increasing their marketing efforts at seafood trade shows and exhibitions.

Eligibility:

Travel and accomodation expenses incurred through attendance at an approved marketing show. Assistance is provided by way of grant with maximum of $500.00.

Criteria: Applicantions are assessed on an individual basis. Applicant must demonstrate committment to the project on a level acceptable to the Department.

For Further Information Contact:

Director
Marketing Services Division
Department of Fisheries
Confederation Complex Extension
P.O. Box 4750
St. Johns, Nfld.
A1C 5T7 Phone: 576-3749

2) Marketing Development Program

Purpose:

To provide financial assistance for marketing initiatives that would lead to increased product sales, improved market development.

Eligible Activities:

- market research studies.

- establishment of a marketing consortia.

- development of advertising and promotional material.

- test marketing of secondary processed products.

- in-store demonstration of secondary products.

- packaging and labelling design and printing costs.

Assistance is available by way of a grant on a cost-shared basis.

Criteria:

Appliations are assessed on an individual basis. Applicants must demonstrate committment to the project on a level acceptable to the Department.

For further information contact:

Director
Marketing Services Division
Department of Fisheries
Confederation Complex Extension
P.O. Box 4750
St. John's, Nfld.
A1C 5T7 Phone: 576-3749

3) Seafood Promotion and Trade Shows

Purpose:

To promote Newfoundland seafood products to the food service and institutional sector.

Eligibility:

Participation at trade shows and seafood exhibitions.

For further information contact:

Director
Marketing Services Division
Department of Fisheries
Confederation Complex Extension
P.O. Box 4750
St. Johns, Nfld.
A1C 5T7 Phone: 576-3749

4) Secondary Processing and By-Product Development

Purpose:

To identify, assist and promote opportunities to develop secondary fish products and fish by-products.

Eligibility Areas:

- final research and costs, initial production and costs.

- marketing and promotion of finished products.

- technical assistance and information.

Assistance is available in the form of $25,000.00 grants for the first two items listed above. In addition, the Department operates a free advisory service.

Criteria: Applications are assessed on an individual basis. Applicant must demonstrate committment to the project on a level acceptable to the Department.

For further information contact:

Director
Processing Operations Division
Department of Fisheries
Confederation Complex Extension
P.O. Box 4750
St. John's, Nfld
A1C 5T7 Phone: 576-3714

5) Industrial Engineering and Technical Services Program

This program has four major components aimed at improving the processing industry's competitive position as a major fish exporter. The four components are as follows:

1) Research and Development

Purpose: To undertake research and development towards improving processing technology.

2) Production Analysis

Purpose: To assist in improving in-plant productivity by redesigning the flow of raw materials through fish plants and from the fish pier to the plant door.

3) New Technology

Purpose: To acquire either new technology or technology which has proved effective in other countries and to demonstrate it in Newfoundland processing plants.

4) Technical Assistance and Information Service

Purpose: To establish an information bank of technical information which will be available to the fish processing sector. This will include information on plant design, technology and inventory of financial assistance programs available to fish processors.

Eligibility:

The program will be available to all fish processing enterprises licenced or eligible under the Newfoundland Fish Inspection Act.

Research, consulting and training institions can access the program provided that the proposed activity is directly related to the fish processing industry.

Criteria:

- a high potential for yield, quality and/or productivity improvement should be demonstrated.
- new equipment should provide obvious improvement over existing systems.
- adequate private sector committment must be indicated.
- involvement of other Government Departments or funding agencies should be included.
- the present status of the applicant within the industry will be an important consideration.

For further information contact:

Processing Operations Division
Department of Fisheries
Confederation Building Extension
P.O. Box 4750
St. Johns, Nfld.
A1C 5T7 Phone: 576-3736 or 3714

6) (1) Field Services Division

Purpose:

To provide the essential two way communications link between the Department and its clients by arranging a province wide network of seven regional offices and field representatives to provide fishermen, plant workers,

processors and any other interested groups with the latest information on Government policies, programs and activities.

This group has the knowledge necessary to assist organizations in planning for new or upgraded community fish handling facilities and can provide further details on various Federal and Provincial programs.

For further information contact the regional offices listed below:

Port aux Basques	695-3982
Port Saunders	861-3537
Gander	256-8705
Bonavista	468-7914
Harbour Grace	596-2051
Grand Bank	832-2860
Happy Valley/Goose Bay	896-3411

(2) Inshore Fish Distribution Program

Purpose:

- to alleviate the problems connected with glut periods caused by the inshore migration of cod during the summer months.

- to help fishermen find buyers in other regions when their local plants are working to capacity, and assist in arranging the necessary transportation.

- to co-ordinate fishermen and processors in an effort to obtain an overall plan for smoothing out recurring problems.

For further information contact the regional office in your area or the field representative listed below:

Mary's Harbour	921-6234
Wesleyville	536-5805
St. Anthony	454-8952
Harbour Grace	596-7632
LaScie	675-2784
Marystown	279-3530
Lourdes	642-5370

7) Processing Services Division (Licensing)

Objectives:

- to ensure an orderly development of the fishery by maintaining a balance between harvesting and processing sectors.

- to ensure that high quality standards are practised and maintained within the processing sector.

Licensing Requirements:

(1) Buyer's licence: required by any person engaged in buying, handling, grading, marketing, transporting or operating any vehicle for transporting fish. A special licence is required for buying lobster, crab, shrimp and scallops.

(2) Processors Licence: required for all fish processing establishments, except those used exclusively by fishermen for clearing, salting, drying or icing their catch.

Eligibility

Applications for fish processing licences are reviewed by a Departmental Committee. Consideration is given to resource availability, existing processing capacity in the area and the financial status of the applicant.

For further information contact:

Licencing and Inspection Branch
Processing Operations Division
Department of Fisheries
Confederation Building Complex
St. Johns, Nfld.
A1C 5T7 Phone: 576-3720

Fisheries Loan Board

Fishing Vessel Assistance Program

Purpose:

To assist fishermen in the acquisition of fishing vessels and related equipment and to advise them on the complex financial and technical matters associated with the acquisition and operation of vessels in the fishing industry.

The three forms of assistance available are:

(1) Direct Loans to Fishermen (Min. $1,000 - Max. $50,000)

Purpose:

- Loan granted for the building of any vessel used in the catching or taking of fish from the sea.

- Major improvement, rebuilding or alteration of or addition to any vessel or equipment proposed by a fisherman where in the opinion of the Board, the improvement, rebuilding, alteration or addition is sufficient to warrant the advance of a loan.

- The purchase of any engine (including outboard motors) and fishing equipment such as electronic equipment, net winches, line winches and other equipment approved by the Board whether mounted on ship or not and commonly used in primary fishing operations.

Eligibility

To qualify for assistance a fisherman or group of fishermen:

- must be of legal age, a Canadian citizen and be a resident of Newfoundland and Labrador.

- must have had fishing experience as a full time fisherman during the past two years as either an apprentice (crewman) an owner/operator or a co-owner/operator for the fishing season, in his region.

- must have obtained 75% of his income during each of the past two fishing seasons in his respective regions from the harvesting sector of the fishery.

- must satisfy the board that he has the experience and training with regard to the handling and maintenance of a particular vessel or equipment.

- must demonstrate to the board that he has sufficinet licences to enable him to have the potential earning power to repay the loan.

- must have no substantial arrears on loans presently with the Board.

(2) Chartered Bank Loans Guaranteed by the Government

Purpose and eligibility are the same as Item #1

This form of assistance is by way of government guarantee. The guarantee amounts to 100% of interim financing and 20% of term loans advanced by the bank.

There is also an interest subsidy arrangement whereby the Government will pay the difference between its rate at the time of approval and the chartered bank's rate.

(3) Bounties (Grants) on New Construction, Rebuilding and Repairs of Fishing Vessels.

Purpose:

Provincial bounty (grant) may be paid to the fishermen for the following:

(i) Tonnage Bounty for the construction of decked fishing vessels from (10) underdeck tons up to 75 underdeck tons. (usually 35 feet up to 65 feet)

(ii) Footage bounty for construction of boats less than 10 underdeck tons (usually 35 feet and under).

(iii) Rebuilding and repairs bounty for decked boats over 10 underdeck tons (usually over 35 feet) and which are over eight years old and registered in Newfoundland for at least five years.

Eligibility:

To be eligible for a bounty, a fisherman or group of fishermen:

- must be of legal age, a Canadian Citizen and a resident of Newfoundland and Labrador.

- in the case of a tonnage bounty, fishermen must obtain a permit to build from the Technical Services Section of the Board before construction starts or obtaining a hull which has been built under permit from an approved builder.

- in the case of footage bounty, fishermen must apply for and receive a permit to build or purchase from the Technical Services Section of the board before he begins construction or purchase a factory built boat.

- in the case of rebuilding or repairs bounty, fishermen must obtain a permit to rebuild or repair before he begins to rebuild or repair.

- as an owner or co-owner operator has not obtained a tonnage bounty within the past five years.

- has had fishing experience as a fulltime fisherman during the past two years as either an apprentice (crewman), an owner operator or co-owner operator for the fishing season in his region.

- must have obtained 75% of his income during each of the past two fishing seasons in his region from the harvesting sector of the fishery.

- satisfies the Board that he has the experience and training with regard to the handling and maintenance of a particular vessel or equipment.

For further information contact:

Fisheries Loan Board of Newfoundland & Labrador
P.O. Box 4750
Atlantic Place
St. John's, Nfld.
A1C 5T7 Phone: 576-3222

Newfoundland & Labrador Development Corporation

The Corporation was established in 1973 to assist small and medium sized business to establish, modernize or expand in Newfoundland and Labrador.

The Corporation maintains a head office in St. John's and regional offices in both Grand Falls and Corner Brook. The Corporation offers five types of services to the business public as follows:

(1) **Term Loan Financing:** The Corporation participates in overall financial packages where the applicant cannot obtain funding elsewhere under reasonable terms and conditions. Applications are assessed on the following criteria: (a) owner's equity; (b) project viability; (c) security; (d) management credibility.

(2) **Equity Financing:** The Corporation also joins in the promotion of new companies through the purchase of shares. The Corporation will also purchase shares in an existing company that is undertaking an expansion or modernization of its existing operation. The Corporation's role is usually limited to that of a minor shareholder.

Projects thought to offer important benefits in terms of economic development of the employment, intensive use of natural resources or advanced technology companies will also be considered.

(3) **Management Advisory Services:** This service is designed to assist individual business firms in the province which require advice or guidance in the financial, bookkeeping, marketing, technical or other functional areas of business.

(4) **Venture Capital:** This program is jointly administered with the Provincial Department of Development and Tourism. It is designed to encourage private sector participation in providing risk capital and management expertise to eligible businesses within the Province.

(5) **Info Reach Business Information and Library Services:** In addition to the above assistance programs, the Corporation operates a business library which is available to the business community in Newfoundland and Labrador. The

library contains over 3,000 business and technical books together with 250 periodicals to which it subscribes on a regular basis.

In addition, reliable up-to-date information is maintained on all Federal, Provincial and Municipal Programs, services and incentives to assist business.

Department of Rural, Agricultural and Northern Development

(1) Business and Economic Development Fund

Purpose: To provide financial incentives for the establishment, expansion and modernization of small businesses.

ELIGIBILITY: Assistance is available for a project's eligible capital costs in the following industries.

a) Manufacturing
b) Processing
c) Primary Resources
d) Service activities which primarily support manufacturing and processing activities.

Assistance is provided by way of Grant for 50% of total project cost of $25,000 maximum grant.

(2) Rural Development Authority Loans

Purpose: To provide financial assistance for the establishment or expansion of small businesses.

Project areas are any business or individual engaged or about to be engaged in industries or enterprises in Newfoundland and Labrador.

Eligibility:

Any business or individual engaged in or about to become engaged in small industries or enterprises within the Province of Newfoundland and Labrador excepting those applicants who qualify for loans from the Fisheries Development Loan Board or the Farm Development Loan Board.

The present loan maximum is $50,000.00.

(3) Special Sawmill Assistance Program

Seasonal program providing working capital to sawmills during the harvesting period.

Assistance is available to a maximum of $40,000 at a rate of 3% below the prime lending rate.

Eligibility: Minimum production record of 75,000 board feet is required to qualify for the assistance.

(4) Business Management & Advisory Services

Purpose: To provide various types of information services to:

- existing businesses
- individuals interested in starting a new business.
- development associations
- community groups.

Services Offered:

- accounting and bookkeeping.
- inventory control.
- production costing
- labour requirements.
- computerization.
- tax planning.
- market evaluation.
- merchandizing procedures.
- project planning and production engineering.
- production facilities and plant engineering.
- technical and technological assistance.
- specialised information.
- liason with other business or agencies.

(5) Development Associations and Co-operative Project Funding

Purpose: To provide community associations with financial assistance for economic projects in their areas.

Eligible Areas:

- labour, capital, administrative and other relevant costs.

- research projects and feasibility studies.

Assistance is provided by way of non-refundable grant with no set maximum limit.

(6) Agricultural Fund:

Purpose:

To encourage improvements to farm, land, equipment, buildings, and livestock.

Assistance is provided by way of a non-refundable grant to a maximum of $10,000.00.

Eligibility:

Farmers and prospective farmers in Newfoundland and Labrador qualify for assistance under this program.

For Further Information Contact:

Dept. of Rural, Agricultural and
Norhtern Development
P. O. Box 4750
St. John's, NF
A1C 5T7

576-5090

(7) Farm Loan Board

Purpose:

To provide farmers with low interest loans to cover the purchase of buildings, equipment and cattle.

Loans are provided to a maximum of $75,000.00 for a maximum 15 year term.

Eligibility

This assistance is available to farmers in Newfoundland and Labrador

For Further Information Contact:

Dept. of Rural Agricultural and
Northern Development
Provincial Agricultural Building
P. O. Box 4750
St. John's, Newfoundland
A1C 5T7

Phone: 576-5090

Craft Programs

(1) Market Access Program:

Purpose:

To fund craft producers sales events outside their area.

Funding is provided by way of a non-refundable grant for 75% of the cost incurred for two occasions during the life of the program.

Outside of Province expenses are covered as follows:

90% of costs for the first event
75% of costs for the second event
50% of costs for each event thereafter.

Eligibility:

To be eligible for funding the applicant must be a commercial producer of crafts.

(2) Market Research Program

Purpose:

To assist craft producers to research market potential in areas or at events if little information is available.

Funding is provided by way of a non-refundable grant for 100% of costs for one time only.

Eligibility:

Applicant must be a commercial producer of crafts.

(3) Product Research and Development Program

Purpose:

To allow the Craft Producer to enter into projects to develop new product lines.

Funding is provided by way of a non-refundable grant for 90% of the costs which include hiring a design consultant and training staff in the use of new equipment.

Eligibility:

Applicant must be a commercial producer of crafts.

(4) Market Support:

(A) Display Program

Purpose:

To assist craft producers in the design purchase and/or construction of portable display units.

Funding is provided by way of a non-refundable grant up to 75% of the costs to a maximum of $3,000.00. This is a one time only grant.

Eligibility:

Applicant must be a commercial producer of crafts.

(B) Promotion and Identification Material Program:

Purpose

To assist the craft producer with the design and printing of craft identification and promotional material such as labels, sales tags, invoicing and brochures etc.

Funding is provided by way of a non-refundable grant covering 90% of the costs incurred to a maximum of $4,000.00 per appliant over the life of the program.

Eligibility:

Applicant must be a commercial producer of crafts.

(5) Workshop Program

Purpose:

To assit with the cost of work shop expenses for groups and commercial producers. Funding is provided by way of 100% non-refundable grant to cover the cost of instructors, site expenses, etc.

For Further Information Contact:

Dept. of Rural, Agricultural and
Northern Development
Craft Division
Fourth Floor
Confederation Building, West Block
P. O. Box 4750
St. Johns, NF
A1C 5T7

576-3190

Dept. of Mines and Energy

Alternate Fuels Development Program

Purpose:

To replace conventional energy (oil and electricity) used in medium to large bearing plants with alternative fuels (wood, peat and municipal refuse).

Assistance is provided in the form of grants for up to 100 per cent of the cost of feasibility studies and up to 20% for the installation of biomass-fired heating plants.

Eligibility:

Industrial, commercial and building owners and operators are eligible for assistance under this program.

For Further Information Contact:

Dept. of Mines and Energy
P. O. Box 4750
Confederation Building, West Block, 2nd Floor
St. Johns, NF
A1C 5T7
Phone: 576-5755

Dept. of Tourism

Canada/Newfoundland Tourism Development Subsidiary Agreement

Purpose: To provide funds to support and expand the Province's tourism industry. The agreement will support tourism projects over the next five years under five separate programs.

(1) Travel Generators:

Purpose:

To develop new or consolidate existing major travel generators including a convention center in St. John's, to provide the critical mass necessary to create development which will encourage private sector investment.

Eligibility:

Qualifying applicants under this program will include; non profit organizations, associations and corporations and Federal, Provincial and municipal governments.

This program will provide assistance for the development of nationally and internationally competitive and quality tourism destinations. Federal assistance will only be provided to those projects which do not qualify for aid under the industrial and regional development program.

Assistance is in the form of a contribution of up to 90% of eligible capital costs.

(2) Tourism Incentives:

Purpose:

To provide financial incentives to the private sector for the development, expansion and upgrading of attractions, food service and accomodations facilities.

This program will provide incentives to stimulate private sector development of nationally and internationally competitive and high quality tourism destinations and special interest products.

Assistance will be provided in the form of a direct contrbution or forgiveable loan to private sector applicants of up to 50% of eligible costs for accomodations development and up to 60% for attractions development. In order to be eligible for Federal

Assistance the applicant must not qualify for assistance under the Industrial and Regional Development Program.

(3) Industry Organization:

Purpose:

The purpose of this program is to strengthen the long-term viability of tourism industry associations in Newfoundland and to provide a broader range of services to the tourism industry, specifically the area of management training and food service.

Eligibility:

Contributions will be provided to the Tourism Industry association of Newfoundland and Labrador and/or affiliated regional associations for initiatives in the area of: professional service assistance, clustered product promotion, educational programs, accomodation upgrading and regional association development.

Contributions of up to 100% for complimentary programming will be provided to tourism industry associations for the development and delivery of management and technical training programs and to public sector associations to encourage the development and serving of traditional Newfoundland dishes. Under exceptional circumstances, either government, jointly or unilaterally may deliver the program elements above directly to the private sector.

(4) Marketing

Purpose:

To co-ordinate marketing activities in the areas of research, promotion, communications and tour development.

Eligibility:

Contribution of up to 75% of eligible costs will be made to eligible private sector applicants for the following types of projects; marketing of facilities funded under the subsidary agreement, co-operative advertising, package tour development, study tours, and trade show participation. Contributions of up to 90% are available.

Criteria:

All projects will be assessed on the following factors:

- Incrementality: Projects will only be supported if they would not likely proceed in terms of proposed location, scope or timing, without provision of financial incentive.

- Commercial and economic viability: Applicants must demonstrate viability of projects within reasonable bounds of risk.

- Benefits to the tourism industry: Projects may be supported only if they provide a net economic benefit to the Province.

- Selection of consultant: When a consultant is proposed in the work of the project, it is prudent although not a requirement, for the applicant to obtain more than one consultant's proposal. The consultant, to be selected by the applicant, must be at arms length from the applicant.

- Operating costs: A contribution will be provided for capital or marketing costs on the condition that the applicant is responsible for all operating costs associated with the project.

- Prior committment: Any costs incurred prior to receipt of an application (with the exception of pre-construction or operation activities such as acquiring an option, purchasing or leasing land, planning activities such as design work or feasibility studies) will render that portion of the project ineligible for assistance.

- Disclosure of other Government Assistance: The amount of government assistance a project has received or is to receive, either Federal, Provincial or municipal must be disclosed. Assistance from Governments beyond a maximum of 50% of the total project cost will only be permitted under exceptional circumstances and will be subject to specific approval of management committee. No government will be considered as equity.

- Competitive Impact: Competitive market forces in place should not be disrupted.

- Proven Management Capacity: The applicant should demonstrate experience or sufficient knowledge of operating the project.

- Equity: Applicants must provide a minimum of 20% equity as their contribution to the total financing of the project.

- Financial Statements/Pro-Forma Statements: The applicant must provide financial statements for the last two fiscal years and the most recent interim statements or if a new project, proforma statements.

- Marketing Plan: An application will not be assessed if it lacks a marketing plan, which at a minimum outlines sales objectives, target markets, marketing mix and budget.

  As part of the assessment process, a review of the applicant's total operation is also required. Therefore the following factors will also be taken into consideration:

  - a business plan.

  - financial capability including cash flow

  - return on investment

  In addition to the above general criteria there are some additional qualifying factors which apply to the Boat Tours and Marketing segments of the Agreement.

For Further Information contact:

Government of Newfoundland & Labrador
Department of Development and Tourism
P.O. Box 4750
St. John's, Nfld.
A1C 5T7 Phone: 576-2806

FEDERAL GOVERNMENT PROGRAMS

Canada Employment and Immigration Commission (CEIC)

Canada Jobs Strategy

This is a job training and job development program designed to help Canadians adapt to their changing economic and technological environment.

(1) Skills Investment

Purpose:

To enable workers whose jobs are threatened by changing technology and economic conditions to learn new skills before their skills becomes redundant.

Eligible Project Areas:

- Small business training (less than 100 employees)

- Extended leave training (more than 100 employees)

- Training trust fund.

- Direct purchase training.

Assistance for the first two project areas above is by way of a contribution toward a percentage of the wages and training costs. Assistance for third project area is in the form of a contribution towards texts, tuitions, and training allowances.

(2) Skills Shortages

Purpose:

To ensure that critical skill shortages are alleviated, filling employers needs for workers with specialised training.

Eligible project areas:

On and off the job training for both full and part time training.

Assistance is available in the form of a contribution toward a percentage of wages and training costs.

(3) Job Entry/Re-Entry

Purpose:

To provide young people and women with training and work experience for entry or re-entry in the labour market.

Eligible Project Areas:

- On/off the job training.

Assistance is provided in the form of a contribution toward tuition, training allowance and wages.

(4) Innovations:

Purpose:

To provide financial assistance for pilot and demonstration projects which test new solutions to labor market problems.

Eligible Project Areas:

There are no rigid requirements.

Assistance is provided by way of a contribution based on the total project cost.

(5) Job Development

Purpose:

To develop the long term labour for unemployed persons through a combination of work experience and skills training.

Eligible Project Areas:

On/off the job training and projects offering work experience.

Assistance is provided by way of wage subsidies and capital and training cost contributions.

(6) Community Futures

Purpose:

To assist communities to diversify their economic base and to aid in the development of new and existing industries.

Eligible Project Areas:

Projects which benefit the economy and create new opportunities and new jobs.

For Further Information Contact:

Canada Employment & Immigration Commission
P.O. Box 12051
167 Kenmount Road
St. Johns, Nfld. A1B 3Z4
Phone: 772-5339

Department of Regional and Industrial Expansion

Atlantic Enterprise Program

Purpose:

To encourage long term economic growth in Atlantic Canada by providing financial assistance for the establishment, expansion or mordernization of medium to large businesses. The program has two elements as follows:

a) Interest buy-downs: Contributions are made available to business to buy down or reduce the interest rate on term loans (minimum $25,000) to a maximum of six percentage points on new term loans for approved projects.

b) Loan insurance: Offers 85% insurance on loans by eligible lenders for new capital investment on projects in an eligible sector. Lenders are charged a yearly fee of 1% of the interest amount.

Eligibility

Individuals, partnerships and corporations may qualify for assistance under the above programs. The project should also be considered commercially viable. Qualifying businesses and industry sectors include:

- Acquaculture
- Commercial Research and Development
- Freight Forwarding
- Logging
- Manufacturing
- Mining
- Services to business and the resource sector
- Storage and warehousing
- Tourism

A project is defined as the establishment, expansion or modernization of a commercial operation in an eligible sector.

Business Improvement Loans (Small Business Loans Act)

To help new and existing small business enterprises obtain intermediate term loans from chartered banks and other designated lenders to help finance specified fixed asset needs.

Eligibility:

These loans can be made to a small business enterprise operating for gain of profit where principal business carried on comes within the following classes:

- Manufacturing
- Wholesale Trade
- Retail Trade
- Service Business (indcluding insurance and real estate agencies)
- Construction
- Communications

Terms & Conditions:

Loans may not exceed $100,000 at any one time. Maximum term for repayment is ten years and the rate is set at 1% over prime.

Industrial and Regional Development Program (IRDP)

Purpose:

To encourage investment in viable industrial undertakings in manufacturing, resource processing and related service industries, tourism and small business.

Involvement is targeted to those industrial activities in a region which are likely to have the greatest positive impact and yield maximum return on resources.

Eligible Project Areas:

(1) Innovation: To encourage the development of new products and processes and to increase industrial productivity and international competitiveness through support of research and development projects which show promise of economic success or strategic importance to a region and which would not be undertaken without support

Project Areas eligible for support are as follows:

(A) Feasibility Studies
(B) Development of new products or processes
(C) Developing technological capability
(D) Development and Demonstration
(E) Design

(2) Establishment: To assist in the establishment of new production facilities in less developed regions.

Project areas eligible for support are as follows:

(A) Feasibility studies: Funding for project feasibility studies, market research or venture capital search.

(B) Plant Establishment: Funding for establishment of new facilities for manufacturing or processing.

(3) Modernizaiton/Expansion:

To increase industrial productivity through the improvement, modernization and expansion of existing manufacturing and processing operations.

Project areas eligible for support are as follows:

(A) Feasibility studies associated with the modernization and expansion.

(B) Modernization: Assistance in purchasing new, advanced machinery or equipment which modernize or enhance productivity.

(C) Expansion: Assistance with the expansion of existing manufacturing or processing operations.

(D) Funding for installation or design of microelectric devices and application of electronic dependent products or systems in products, processes, production methods or facilities.

(4) Marketing

To facilitate the identification development and exploitation of new domestic and international market opportunities, and to enhance competitiveness within existing markets.

Project areas eligible for support are as follows:

(a) Funding for certain non-profit organizations for activities promoting the acceptance of Canadian Standards and product specifications, for market research and anaylsis, trade shows or other events or for the publication and dissemination of catalogues to promote Canadian Products if the purpose is to increase marketing and processing operations.

(B) Funding may also be provided for hiring of qualified consultants for feasibility studies.

Individuals, partnerships, co-operatives, and corporations are eligible provided the project is undertaken in Canada. The project must be commercially viable and represent significant economic benefits to Canada.

Assistance is provided by way of contributions and repayable contributions over various places of a typical production cycle.

Program for Export Market Development (PEMD)

Purpose:

To encourage business that have not exported previously to begin export marketing and to encourage established exporters to expand their activities in new markets.

Eligible Funding Areas:

(A) Assitance in cost of bidding on specific projects anywehre outside Canada.

(B) Assitance to companies in identifying new potential markets.

(C) Assistance to Canadaian Exporters who participate in trade fairs and industrial exhibitions outside Canada.

(D) Assistance in bringing foreign buyers to Canada.

(E) Assistance to Canadian manufacturers to make co-operataive arrangements for the development of joint export sales by forming permanent export consortia.

(F) Assistance to Canadian exporters to undertake a sustained marketing effort in a foreign market by establishing facilities on locations.

This program provides up to 50 per cent of the costs incurred by a company in its penetration of new markets. These contributions are repayable if sales are made to that market.

Burin Penninsula Development Fund

Purpose:

To diversify the economic base of the Burin Penninsula and to provide employment opportunities.

Eligibiliy:

Secondary processing projects are eligible, however harvesting and primary processing projects are not.

Funding is available in the form of a cost shared grant, the terms of which are negotiable.

For Further Information Contact

Dept. of Regional Industrial Expansion
P. O. Box 8950
Parsons Building
90 O'Leary Avenue
St. John's, NF
A1B 3R9
709 772 4917

Energy Mines and Resources Canada

Industry Engergy Research and Development Program (IERD)

Purpose:

To promote the development of products, processes, equipment or systems that will increase the efficiency of energy use throughout industry, and to encourage the use of the technology developed under the program.

Funding is provided by way of a grant to cover 50 per cent of the total estimated cost of a project such as direct labour, material, consultation fees, travel, patent costs,etc.

Eligibility:

Canadian Companies, individuals, trade and research organizations and consulting firms are eligible for assistance.

For Further Information Contact:

Energy Mines and Resources Canada
Box 65, Atlantic Place
Third Floor, 215 Water Street
St. John's, NF
A1C 5T7

Phone: 772-5464

Enerdemo Canada

Purpose:

To provide funding for energy demonstation projects in all sectors of the economy, residential, industrial, Agricultural, Commerical, Transportation and Government.

Funding is provided by way of contributions toward the cost of a wide variety of projects and activities. Proposals with a high degree of potential replication will normally be given preference.

Eligibility:

Individuals, industrial and commercial establishments, consultants,associations,colleges,universities,governments, municipalities, voluntary and non-profit organizations.

For Further Information Contact:

Energy Mines and Resources Canada
P. O. Box 65 Atlantic Place
3rd Floor, 215 Water Street
St. Johns, NF
A1C 6C9

Phone: 772-5464

Environment Canada

Development and Demonstration of Resource and Energy Conservation Technology Program (DRECT)

Purpose:

To encourage the developent and demonstration of proto-type systems and new technology designed to recover and recycle wastes.

Assistance is provided by way of 50% contribution toward the total estimated cost of an approved project including equipment, buildings, consulting services, etc. Projects which stress energy efficiency and savings with possibilities of widespread applications are given higher priority. Maximum contribution is limited to $200,000.00 per year for a maximum of three years.

Eligibility:

Private industries and organizations, provincial and municipal authorities working with innovative methods, procedures, processes or equipment.

For Further Information Contact:

Environment Canada - District Office
Environmental Protection Services
P. O. Bxo 5037
St. John's, NF
AlC 5V3

Phone: 772-5488

Federal Business Development Bank

Purpose

To assist small and medium-sized businesses with both start up and with other financial, investment and counselling requirements.

Financial Services:

Term Loans: To assist customers with the purchase of fixed assets and with working capital requirements. Rates and terms of repayment are flexible and competitive and are structured based on the ability of the business to repay.

Guarantees: The bank can also act as a guarantor for a client in its dealings with a chartered bank or other finanical institutions. Security requirements are the same as those for a term loan.

Matchmaking: This is a referral service whereby business people with money available to invest are matched with business people seeking funds.

Do-It-Yourself Kits: These are kits which have been prepared on topics of particular interest to present or potential small business owners or operators who have to look after many aspects of the business themselves.

They deal with

- Arranging financing
- Forecasting and cash flow budgeting
- Analyzing financial statements
- Evaluating the purchase of a small business
- Credit and Collection tips

Packaged Financial Proposals:

F.B.D.B. also offers assistance to clients in the Development of proposals for financing to other financial institutions.

Investment Banking Services for Equity Needs:

The bank can purchase shares in a business in order to provide equity or will work with other financial institutions to obtain the required equity financing.

The service is intended for businesses having a high growth potential but little access to the capital market. It is temporary in nature, but is designed to last for a period of time sufficient to provide a durable benefit to the business and a reasonable return for the bank.

Counselling Assistance to Small Enterprise (CASE):

Through this program more than 1500 successful retired business people assist firms in improving their methods of doing business, providing assistance in all areas of business management, including accounting, marketing production, and personnel.

Assistance for a small fee is provided to firms having 75 employees or less and is available to clients and non-clients alike.

Business Managment Seminars:

Under the seminar program a variety of full and half day seminars are available such as:

- General Management
- Marketing
- Finance
- Personnel

Clinics: These are primarily a self-teaching program in which a 15-20 minute video cassette can be viewed at FBDB Branch and is accompanied by a workbook which can be completed and studied at home. These clinics are provided at a nominal charge and cover nine topics.

Owner/Manager Courses: These courses are designed for business people interested in improving their management skills.

Courses cover all aspects of business and are usually offered by commumity colleges or similar educational facilities, in the evening, over a ten-week period.

Information Services:

Automated Information for Managaement (AIM)

Under this service business people are provided with a wide variety of information, on the many federal, provincial and municipal programs of assistance that are available. In addition, other forms of information on products, services are also available upon request.

For Further Information Contact:

Federal Business Development Bank
Third Floor
Atlantic Place
St. John's, NF
Phone: 772-5505

Department of Fisheries

Fishing Vessel Insurance Program:

Purpose: Provides insurance to fishermen who possess commercial fishing vessel licences.

This insurance is available to all commercial fishermen. If the vessel is over 15 tons, a steamship inspection certificate is required.

Coverage is provided based on the appraised value of vessel, age, equipment, location and seaworthiness.

Loss Payable - 100% if total loss is incurred
- 5% deducted if less than total loss incurred.

Insurance rates through this program are slightly cheaper than those offered by insurance agencies.

For Further Information contact:

Federal Department of Fisheries
Fishing Vessel Insurance Program
P. O. Box 5667
St. Johns, NF
A1C 5X1
Telephone: 772-4450

National Research Council

Industrial Research Assistance Program:

Purpose: To further economic Development for Canada through encouragement of Research and Development and increased utilization of science and technology and to assist industry to increase the calibre and range of industrial research and development across Canada and to foster the use of available technology.

The various elements under this program are as follows:

(1) IRAP - C - Field advisory Service.

Purpose: To provide a personal and confidential on site service to Canadaian Companies with limited technical resources and assists firms in acquiring or expanding a technological base necessary to ensure the competitiveness and profitability of their operations.

This service is provided free of charge to individuals and corporations alike.

(2) IRAP - F - Technical Information Service

Purpose: To assist industry in finding solutions to specific technical problems. With the aid of the latest scientific and technical information. IRAP - F staff advise and assist industry in the interpretation, use, and adaptation of exisint scientific and engineering knowledge. In doing so, they strengthen and expand the technical capabilities of Canadian Industry.

(3) IRAP - H - Contributions to Firms Employing undergraduates:

Purpose:

To provide assistance to small and medium size companies in the solution of short-term scientific, engineering and techological problems.

Assistance is provided through support of university college students hired to work under the guidance and supervision of IRAP Industrial Technology advisors. Costs of student salaries and relocation expenses are covered.

Eligibility:

Incorporated companies having no more than 200 employees on staff. This program is especially suitable for those companies having limited engineering or technical resources.

(4) IRAP - L - Contributions to Laboratory Investigations

Purpose:

To assist small and medium size companies to solve short-term engineering and technological problems, improve production operations and expand or enhance their effective technology base through the use of specialized external laboratory staff and facilities.

Financial assistance is availabale for a portion of the costs arising from the use of specialized services and equipment available in research institutes laboratories, universities, consulting firms and from resource people.

Eligibility:

Companies must be incorporated and have no more than 200 employees.

(5) IRAP - M - Contributions to Small Project:

Purpose:

To encourage small companies to carry out research and development projects, which, although of potential importanace to them, would not be carried out without technical and financial assistance.

Assistance is available for company employees with appropriate qualifications and experience and for the use of research staff at external research organizations.

Financial assistance is provided toward the salary costs of technical personnel working on specific scientific or technical projects, particularly those likely to lead to the development of new or improved products and processes.

Eligibility:

Companies must be incorporated and have less than 200 employees.

(6) IRAP - Laboratory Network

Purpose:

To assist Canadian companies to undertake projects that take advantage of technology in the form of scientific and engineering knowledge and resources existing within government laboratories.

Support for projects is provided from the conceptual stage through to the proto-type or pilot - plant development within the company in order to provide a clear indication of whether this technology can result in a commercially viable product or service.

Laboratory and finanical support are provided for work industry that is designed to allow better identification of an eventual product, process or service, advance its development and expose related economic factors including its likely social and commercial acceptability in the marketplace.

For Further Information Contact

The National Research Council
136 Crosbie Road
St. Johns, NF
A1B 3K3
Phone: 772-5228

Dept. of Rural, Agricultural & Northern Development
4th Floor
Confederation Building, West Block
St. John's, NF
A1C 5T7

Telephone: 576-3184

Dept. of Rural, Agricultural & Northern Development
Provincial Building
Grand Falls, NF
A2A 1W9

Telephone: 292-4208

Dept. of Rural, Agricultural & Northern Development
Burden Building
70 Airport Blvd.
Gander, NF
A1V 1K6

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